

United States Bankruptcy Court
Eastern District of New YorkIn re:
Elvis Kraljev
DebtorCase No. 18-46257-cec
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 2
Total Noticed: 23

Date Rcvd: Aug 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2019.

db Elvis Kraljev, 491 Steuben St, Staten Island, NY 10305-2719
smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3739
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
9388743 Nissan Motor Acceptanc, PO Box 660360, Dallas, TX 75266-0360
9388744 Nissan Motor Acceptance, Attn: Bankruptcy Dept, PO Box 660360, Dallas, TX 75266-0360
9388745 Pay Pal Credit, PO Box 5018, Timonium, MD 21094-5018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Aug 07 2019 18:56:23
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Aug 07 2019 18:55:51
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
9388733 EDI: AMEREXPR.COM Aug 07 2019 22:43:00 Amex, Correspondence/Bankruptcy, PO Box 981540,
El Paso, TX 79998-1540
9388734 EDI: AMEREXPR.COM Aug 07 2019 22:43:00 Amex, PO Box 297871,
Fort Lauderdale, FL 33329-7871
9388736 EDI: TSYS2.COM Aug 07 2019 22:43:00 Barclays Bank Delaware, Attn: Correspondence,
PO Box 8801, Wilmington, DE 19899-8801
9388735 EDI: TSYS2.COM Aug 07 2019 22:43:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
9388738 EDI: CAPITALONE.COM Aug 07 2019 22:43:00 Capital One, PO Box 30253,
Salt Lake City, UT 84130-0253
9388737 EDI: CAPITALONE.COM Aug 07 2019 22:43:00 Capital One, Attn: Bankruptcy, PO Box 30285,
Salt Lake City, UT 84130-0285
9388739 EDI: CHASE.COM Aug 07 2019 22:48:00 Chase Card, PO Box 15298,
Wilmington, DE 19850-5298
9388740 EDI: CHASE.COM Aug 07 2019 22:48:00 Chase Card Services, Correspondence Dept,
PO Box 15298, Wilmington, DE 19850-5298
9388741 EDI: DCI.COM Aug 07 2019 22:48:00 Diversified, 10550 Deerwood Park Blvd,
Jacksonville, FL 32256-0596
9388742 EDI: DCI.COM Aug 07 2019 22:48:00 Diversified Consultant, PO Box 551268,
Jacksonville, FL 32255-1268
9388746 +E-mail/Text: ramoffatt@rgcattys.com Aug 07 2019 18:55:51 Relin Goldstein & Crane,
28 E Main St Ste 1800, Rochester, NY 14614-1989
9388747 EDI: RMSC.COM Aug 07 2019 22:43:00 Synch/Pc Richard, PO Box 965036,
Orlando, FL 32896-5036
9388748 EDI: RMSC.COM Aug 07 2019 22:43:00 Synchrony Bank/Pc Richards & Sons,
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
9388749 EDI: VERIZONCOMB.COM Aug 07 2019 22:43:00 Verizon, Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225
9388750 EDI: VERIZONCOMB.COM Aug 07 2019 22:43:00 Verizon, PO Box 650584,
Dallas, TX 75265-0584

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2019

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2019 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com; mcorwin@windelsmarx.com; n159@ecfcbis.com
Kevin Zazzera on behalf of Debtor Elvis Kraljev kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **Elvis Kraljev**Social Security number or ITIN **xxx-xx-0735**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-18-46257-cec****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Elvis Kraljev

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: August 7, 2019

s/ Carla E. Craig
United States Bankruptcy Judge**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.